

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-11380-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Emanuel H. Neto  
367 Nottingham Way  
Union, NJ 07083

Catherine V. Padinha-Neto  
367 Nottingham Way  
Union, NJ 07083

Social Security No.:  
xxx-xx-9102

xxx-xx-7209

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on July 22, 2024.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: July 23, 2024  
JAN: rah

Jeanne Naughton  
Clerk

In re:  
Emanuel H. Neto  
Catherine V. Padinha-Neto  
Debtors

Case No. 19-11380-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 23, 2024

User: admin  
Form ID: 148

Page 1 of 5  
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Emanuel H. Neto, Catherine V. Padinha-Neto, 367 Nottingham Way, Union, NJ 07083-7932
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
517982555	AT& T Mobility, Po Box 537104, Dillard, GA 30537-1040
517982558	+ Berkely College, 430 Rahway Ave, Woodbridge, NJ 07095-3305
517982569	EZ Pass, Po Box 52003, Newark, NJ 07101-8203
517982572	+ Hsbc Bank Nevada N.A., 7575 Norman Rockwell Lane, Ste 110, Las Vegas, NV 89143-6015
517987720	+ MOHELA, Attn: Ascendium Education Solutions, PO Box 8961, Madison, WI 53708-8961
517982583	+ Walt Disney World Co, 114 5th Ave #13, New York, NY 10011-5690
518147000	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 23 2024 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 23 2024 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jul 24 2024 00:39:00	Ally Capital c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518038549	+ EDI: JEFFERSONCAP.COM	Jul 24 2024 00:39:00	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517982551	+ Email/Text: bankruptcynotice@1fbusa.com	Jul 23 2024 20:49:00	1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200
517982554	+ EDI: ATTWIREBK.COM	Jul 24 2024 00:39:00	AT& T Mobility, Po Box 6463, Carol Stream, IL 60197-6463
518130174	+ EDI: ATTWIREBK.COM	Jul 24 2024 00:39:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517982552	+ EDI: GMACFS.COM	Jul 24 2024 00:39:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
519260343	+ EDI: AISACG.COM	Jul 24 2024 00:39:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518041450	EDI: GMACFS.COM	Jul 24 2024 00:39:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004

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517982553	^ MEBN	Jul 23 2024 20:50:21	Apothaker Scian PC, 520 Fellowship Road Ste C306, PO Box 5496, Mount Laurel, NJ 08054-5496
518134953	Email/PDF: resurgentbknofications@resurgent.com	Jul 23 2024 20:58:10	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517982556	+ EDI: BANKAMER	Jul 24 2024 00:39:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517982557	^ MEBN	Jul 23 2024 20:50:02	Bca Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
518021846	EDI: Q3GTBI	Jul 24 2024 00:39:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
517982559	+ EDI: CAPITALONE.COM	Jul 24 2024 00:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518007402	+ EDI: AIS.COM	Jul 24 2024 00:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517982561	+ EDI: CAPITALONE.COM	Jul 24 2024 00:39:00	Capital One Bank USA NA, PO Box 6492, Carol Stream, IL 60197-6492
517982560	+ EDI: CAPITALONE.COM	Jul 24 2024 00:39:00	Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293
517982562	+ Email/Text: bankruptcy@cavps.com	Jul 23 2024 20:50:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
518064816	+ Email/Text: bankruptcy@cavps.com	Jul 23 2024 20:50:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517982566	+ EDI: CITICORP	Jul 24 2024 00:39:00	Citibank, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
517982564	+ EDI: CITICORP	Jul 24 2024 00:39:00	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517982565	+ EDI: CITICORP	Jul 24 2024 00:39:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
518158016	+ EDI: CITICORP	Jul 24 2024 00:39:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517982567	+ EDI: CITICORP	Jul 24 2024 00:39:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517982568	+ EDI: WFNNB.COM	Jul 24 2024 00:39:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517982582	EDI: CITICORP	Jul 24 2024 00:39:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518157701	EDI: Q3G.COM	Jul 24 2024 00:39:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518568384	+ EDI: IRS.COM	Jul 24 2024 00:39:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
517982570	+ Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 23 2024 20:48:00	EZ Pass, 375 McCarter Highway, Newark, NJ 07114-9801
517982571	+ EDI: HFC.COM	Jul 24 2024 00:39:00	HSBC, PO Box 2013, Buffalo, NY 14240-2013
517982563	EDI: JPMORGANCHASE	Jul 24 2024 00:39:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517982573	Email/Text: govtaudits@labcorp.com	Jul 23 2024 20:49:00	Lab Corp Of America Holdings, Po Box 2240,

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			Burlington, NC 27216
519968389	Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2024 21:08:57	LVNV Funding LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
519968390	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 23 2024 20:58:13	LVNV Funding LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518028221	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 23 2024 20:49:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517982575	Email/Text: EBN@Mohela.com	Jul 23 2024 20:49:00	MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
517995461	Email/Text: EBN@Mohela.com	Jul 23 2024 20:49:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
517982574	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 23 2024 20:49:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517982576	+ Email/Text: cedwards@ncsplus.com	Jul 23 2024 20:49:00	NCSPlus Incorporated, 117 East 24th Street, 5th Floor, New York, NY 10010-2937
518066281	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518158834	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518066277	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518068957	EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517982577	+ EDI: PRA.COM	Jul 24 2024 00:39:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518154457	+ Email/Text: bncmail@w-legal.com	Jul 23 2024 20:49:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518585336	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 23 2024 20:49:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518149630	^ MEBN	Jul 23 2024 20:51:35	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517982578	+ EDI: SYNC	Jul 24 2024 00:39:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517983666	^ MEBN	Jul 23 2024 20:51:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517982579	+ EDI: SYNC	Jul 24 2024 00:39:00	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517982580	+ EDI: SYNC	Jul 24 2024 00:39:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
517982581	+ EDI: Q3GTBI	Jul 24 2024 00:39:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
518136768	+ EDI: AIS.COM	Jul 24 2024 00:39:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517982584	+ EDI: WFFC2	Jul 24 2024 00:39:00	Wells Fargo Home Mortgage, Attn: Bankruptcy,

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517982585	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jul 23 2024 20:49:00	Po Box 10335, Des Moines, IA 50306-0335 Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
518050164	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jul 23 2024 20:49:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847
TOTAL: 58			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518038550	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038552	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038553	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038554	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038555	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038556	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038557	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038558	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038559	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038561	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038562	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038563	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038564	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038565	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038566	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038567	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038568	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038569	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038570	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038571	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038572	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038573	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038574	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518066302	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518585337	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 27 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2024 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Westlake Financial Services bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Emanuel H. Neto fitz2law@gmail.com nadiafinancial@gmail.com
Nicholas Fitzgerald	on behalf of Joint Debtor Catherine V. Padinha-Neto fitz2law@gmail.com nadiafinancial@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 10